



CERTIFICATE

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Abdusamatov Mamayusup

This is to certify that the scientific article **“TIJORAT BANKLARIDA ZAMONAVIY TO‘LOV TIZIMLARINI JORIY ETISH BILAN BOG‘LIQ MUAMMOLAR”** has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 No. 4 (2026): «Muhandislik va Iqtisodiyot» jurnali 4-son.**

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